State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

**Product Name:** GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-845

### Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT

State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08G.001 Plan A 2010

Filing Type: Advertisement Date Submitted: 12/03/2012

SERFF Tr Num: UHLC-128789169
SERFF Status: Closed-Filed-Closed

State Tr Num:

State Status: Filed-Closed Co Tr Num: FM12-845

Implementation On Approval

Date Requested:

Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Lisa Muhammad

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 01/02/2013
Disposition Status: Filed-Closed

Implementation Date:

State Filing Description:

State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-845

#### **General Information**

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed

Project Number: FM12-845 Date Approved in Domicile: Requested Filing Mode: File & Use Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 01/02/2013

State Status Changed: 01/02/2013 Deemer Date:

Created By: Michelle Ambach Submitted By: Wanda Augustus

Corresponding Filing Tracking Number: FM12-845

#### Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to advertising previously approved by the Department on 3/21/2011 under SERFF Tracking Number UHLC-127088896.

Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

#### **Company and Contact**

#### **Filing Contact Information**

Cheryl Gomez, Compliance Manager cheryl\_l\_gomez@uhc.com
680 BLAIR MILL RD 215-902-8452 [Phone]

Horsham, PA 19044

#### **Filing Company Information**

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut Company Group Code: 707 Company Type: Life and

185 Asylum Street Group Name: Health

Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number:

(860) 702-5000 ext. [Phone]

### **Filing Fees**

Retaliatory?

Fee Required? Yes
Fee Amount: \$150.00

Fee Explanation: \$50.00 X 3 = \$150.00

No

Per Company: No

CompanyAmountDate ProcessedTransaction #UnitedHealthcare Insurance Company\$150.0012/03/201265362170

State: Arkansas Filing Company:

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

**Product Name:** GROUP MEDICARE SUPPLEMENT

**Project Name/Number:** ADVERTISING/FM12-845

## **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/02/2013	01/02/2013

UnitedHealthcare Insurance Company

State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

**Project Name/Number:** ADVERTISING/FM12-845

## **Disposition**

Disposition Date: 01/02/2013

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	INSERT	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes

State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

**Product Name:** GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-845

### **Form Schedule**

Lead Form Number: AS2597ST (10-12)								
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability	
No.	Status	Name	Number	Туре	Action	Data	Score	Attachments
1	Filed-Closed 01/02/2013	PRINT AD	AS2597ST (10-12)	ADV	Initial		45.000	AS2597ST (10- 12)_M.pdf
2	Filed-Closed 01/02/2013	INSERT	AS2613ST (10-12)	ADV	Initial		45.000	AS2613ST (10- 12)_M.pdf
3	Filed-Closed 01/02/2013	SELF MAILER	CA25063ST (10-12)	ADV	Initial		45.000	CA25063ST (10- 12)_M.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
отн	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



One helps you pay some of the expenses not paid by Medicare.



The other helps you pay prescription drug costs.

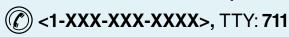
insured through UnitedHealthcare

## Together, they offer more complete coverage than Medicare alone.

Medicare may not cover everything. But together, two plans insured by UnitedHealthcare® Insurance Company (UnitedHealthcare) could provide you with more complete coverage. Find out if AARP® Medicare Supplement Insurance Plans and AARP® MedicareRx plans meet your needs.

#### <Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]



For more information about AARP Medicare Supplement Insurance Plans and AARP MedicareRx prescription drug plans, call today, [or join me at a meeting].

<Date>, <Time> <Date>, <Time> <Date>, <Time>

<Location> <Location> <Location> <Address> <Address> <Address>

<City>, <ST> <ZIP> <City>, <ST> <ZIP> <City>, <ST> <ZIP>

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call <1-XXX-XXXX-XXXX>.TTY users, call 711.

The AARP MedicareRx plans (PDP) are insured or covered by UnitedHealthcare Insurance Company or one of its affiliates, a Medicare-approved Part D sponsor.

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Part D plan. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

If you prefer, you can contact UnitedHealthcare directly for more information at 1-888-867-5564, TTY 711, from 8 a.m. to 8 p.m., 7 days a week.

An agent/producer can provide complete information including benefits, costs, eligibility requirements, exclusions and limitations.



This is an advertisement.

## Together, they offer more complete coverage than Medicare alone.

Medicare may not cover everything. In fact, it only covers about 80% of your Part B expenses. The rest can really add up. Thankfully, AARP® Medicare Supplement Insurance Plans help pay for about 20% or more. And when you add one of the AARP® MedicareRx plans to your coverage, you get help paying for prescription drug costs. Both plans are insured by UnitedHealthcare® Insurance Company (UnitedHealthcare).

For more information about AARP Medicare Supplement Insurance Plans and AARP MedicareRx prescription drug plans, call today, [or join me at a meeting near you].

<Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]



<1-XXX-XXX-XXXX>, TTY: 711

See back for details. \





# Make sure you have enough coverage – so you can focus on enjoying life.

AARP Medicare Supplement Insurance Plans and AARP MedicareRx prescription drug plans could provide you with more complete coverage.

Find out if they meet your needs.

<Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]

<1-XXX-XXX-XXXX>, TTY: 711

## For more information about AARP Medicare Supplement Insurance Plans and AARP MedicareRx prescription drug plans, call today, [or join me at a meeting].

<Date>, <Time>
<Location>
<Address>
<City>, <ST> <ZIP>

<Date>, <Time> <Location> <Address> <City>, <ST> <ZIP>

<Date>, <Time> <Location> <Address> <City>, <ST> <ZIP> <Date>, <Time>
<Location>
<Address>
<City>, <ST> <ZIP>

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An agent/producer can provide complete information including benefits, costs, eligibility requirements, exclusions and limitations.

<Company Name> <Address> <City>, <ST> <ZIP>

<First Name> <Last Name> <Address> <City>, <ST> <ZIP>

## Medicare may not cover everything.

But there is a way to make your coverage more complete.

Y0066\_PDPSPRJ12100\_000 CMS Accepted CA25063ST (10-12)

M This is an advertisement.



Together, they offer more complete coverage than Medicare alone.

## Make sure you have enough coverage – so you can focus on enjoying life.

Medicare may not cover everything. In fact, it only covers about 80% of your Part B expenses. The rest can really add up.

Thankfully, AARP® Medicare Supplement Insurance Plans help pay for about 20% or more. And when you add one of the AARP® MedicareRx plans to your coverage, you get help paying for prescription drug costs. Both plans are insured by UnitedHealthcare® Insurance Company (UnitedHealthcare).

These two plans could provide you with more complete coverage. Find out if they meet your needs.

## <Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]



<1-XXX-XXX-XXXX>, TTY: 711





For more information about AARP Medicare Supplement Insurance Plans and AARP MedicareRx prescription drug plans, call today, [or join me at a meeting].

<Date>, <Time> <Location> <Address>

<Date>, <Time> <Location> <Address>

<Date>, <Time>
<Location>

<Address>

<City>, <ST> <ZIP>

<City>, <ST> <ZIP>

<City>, <ST> <ZIP>

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call <1-XXX-XXXX-XXXX-. TTY users, call 711.

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State: Arkansas Filing Company:

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**Product Name:** GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-845

UnitedHealthcare Insurance Company

## **Supporting Document Schedules**

		Item Status:	Status Date:
Satisfied - Item:	STATEMENT OF VARIABILITY	Filed-Closed	01/02/2013
Comments:	SEE ATTACHED STATEMENT OF VARIABILITY		
Attachment(s):			
SOV205.pdf			

## STATEMENT OF VARIABILITY

**Ad:** AS2597ST (10-12)

Variable	Explanation
<a href="#"><agent name=""></agent></a> [Licensed Insurance Agent Contracted with UnitedHealthcare] <1-XXX-XXXX-XXXX>	Each agent will include his/her own name and phone number.
[or join me at a meeting]	A meeting may or may not be planned.
<date>, <time> <location> <address> <city>, <st> <zip></zip></st></city></address></location></time></date>	Meeting times and locations will vary.
<1-XXX-XXXX-XXXX>	If a meeting is not scheduled, this information will be removed. If there is a meeting, the agent will provide a phone number.

**Insert:** AS2613ST (10-12)

Variable	Explanation
<a href="#"><agent name=""> [Licensed Insurance Agent Contracted with UnitedHealthcare]</agent></a> <a href="#">&lt;1-XXX-XXX-XXXX</a> >	Each agent will include his/her own name and phone number.
[or join me at a meeting near you]	A meeting may or may not be planned.
[or join me at a meeting]	A meeting may or may not be planned.
<date>, <time> <location> <address></address></location></time></date>	Meeting times and locations will vary.

<city>, <st> <zip></zip></st></city>	
<1-XXX-XXXX-XXXX>	If a meeting is not scheduled, this information will be removed. If there is a meeting, the agent will provide a phone number.

**Self-Mailer:** CA250623ST (10-12)

Variable	Explanation
<a href="#"><agent name=""> [Licensed Insurance Agent Contracted with UnitedHealthcare]</agent></a> <a href="#">&lt;1-XXX-XXXX-XXXX</a> >	Each agent will include his/her own name and phone number.
[or join me at a meeting]	A meeting may or may not be planned.
<date>, <time> <location> <address> <city>, <st> <zip></zip></st></city></address></location></time></date>	Meeting times and locations will vary.
<1-XXX-XXX-XXXX>	If a meeting is not scheduled, this information will be removed. If there is a meeting, the agent will provide a phone number.
<company name=""> <address> <city>, <st> <zip></zip></st></city></address></company>	Company name may or may not appear.
<first name=""> <last name=""> <address> <city>, <st> <zip></zip></st></city></address></last></first>	The name and mailing address of prospect.